Docket No.: YOR920000722US1

Application for United States Patent Declaration and Power of Attorney

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD AND APPARATUS FOR DEPOSITING PAPER CHECKS FROM HOME OR OFFICE the specification of which:

(check one)	Ø	is attached hereto					
•		was filed on	as				
		Application Serial	No				
		and was amended	on (if applic	cable)			
		hat I have reviewed ar any amendment referre	nd understand the contents of ed to above.	of the above identi	fied specificat	tion, including t	he
		the duty to disclose in federal Regulations, §	nformation which is materia	al to the examination	on of this appl	ication in accor	dance
or inventor's	certificate	listed below and have	its under Title 35, United S also identified below any fo ion on which priority is clai	oreign application	f any foreign for patent or i	application(s) for nventor's certifi	or patent cate
Prior Foreign	Application	on(s)			Friorit	y Claimed	
(Number)	_	(Country)	(Day/Month/Year I	Filed)).cs	no	
(Number)		(Country)	(Day/Month/Year F	Filed)	yes	no	
insofar as the manner provi information a	subject ma ded by the is dofined i	atter of each of the clai first paragraph of Titl n Title 37, Code of Fe	e 35, United States Code, § ims of this application is no the 35, United States Code, § deral Regulations, §1.56(a) and filing date of this applic	ot disclosed in the p } 112, I acknowled;) which occurred be	orior United S ge the duty to	tates application	n in the
		rember 24, 2000 Filing Date)		Provisional tented, pendin	g, abandoned)		

Power of Attorney: As a named inventor, I hereby appoint Manny W. Schecter, Reg. No. 31,722, Terry J. Ilardi, Reg. No. 29,936, Stephen C. Kaufman, Reg. No. 29,551, Louis J. Percello, Reg. No. 33,206, Jay P. Sbrollini, Reg. No. 36,266, Robert M. Trepp, Reg. No. 25,933, Daniel P. Morris, Reg. No. 32,053, Wayne L. Ellenbogen, Reg. No. 43 602, Douglas W. Cameron, Reg. No. 31,596, David M. Shofi, Reg. No. 39,835, Christopher A. Hughes, Reg. No. 26,914, Edward A. Permington, Reg. No. 32,588, John E. Hoel, Reg. No. 26,279, Joseph C. Redmond, Jr., Reg. No 18,753, C. Lamont Whitham, Reg. No. 22,424, Marshall M. Curtis, Reg. No. 33,138, Michael E. Whitham, Reg. No. 32,635, Kevin A. Reif, Reg. No. 36,381, Samuel W. Ntiros, Reg. No. 39,318, Andrew M. Calderon, Reg. No. 38,093, Ruth E. Tyler-Cross, Reg. No. 45,922, Philip D. Lane, Reg. No. 41,140, James D. Coleman, Reg. No. 45,793, Shui-Chou Chou, Reg. No. 44,081, Clyde R Christofferson, Reg. No. 34,138, Mary G. Goulet, Reg. No. 35,884, S. Luke Anderson, Reg. No. 44,507, Tony D. Alexander, Reg. No. 44,501 and Andrew Y. Pang, Reg. No. 40,114 as attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. All correspondence should be directed to McGuireWoods, LLP, 1750 Tysons Boulevard, Suite 1800, Tysons Corner, McLean, Virginia 22102-3915. Phone calls should be directed to McGuireWoods, LLP, at 703/712-5000.

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From-MCGUIREWOODS LLP

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

(1)	Inventor:	Marco Martens						
	Signature:	Date: 7/24/C						
	Residence:	104 S. Bedford Rd, Chappaqua, New York 10514						
	Citizenship:	Notherlands						
	Post Office A	Post Office Address: Same as Residence						
(2)	Inventor:	Charles P. Tresser						
	Signature:	Date: 7/17/01						
Harry Harry Barry II	Residence:	310 East 46th St., Apt. PHT, New York, NY 10017						
	Citizenship:	United States of America						
	Post Office Address: Same as Residence							

*Tale 37, Code of Federal Regulations, §1.56(a):

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(a) A duty of candor and good faith toward the Patent and Trademark Office rests on the inventor, on each attorney or agent who prepares or prosecutes the application and on every other individual who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application. All such individuals have a duty to disclose to the Office information they are aware of which is material to the examination of the application. Such information is material where there is substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent. The duty is commensurate with the degree of involvement in the preparation or prosecution of the application.

(b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and (1) it establishes, by itself or in combination with other information, a prima facie case of unpatentability; or (2) it refutes, or is inconsistent with, a position the applicant takes in: (i) opposing an argument of unpatentability relied on by the Office, or (ii) asserting an argument of patentability.